

How Much Could You Save?

We've compared
Heartland's Free
Checking account to the
big banks - take a peek!

Start Saving Today!
(651) 451-5160
www.heartlandcu.com



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	Heartland	Wells Fargo	TCF	U.S. Bank
Minimum Opening Balance	\$25	\$100	\$25	\$50
Monthly Service Fee	\$0	\$0	\$9.95 or none if you have any of the following: direct deposit totaling \$100+, \$500 minimum balance or \$2,500 combined deposit balances	\$0
Withdrawal fee at non-proprietary ATMs	5 FREE per month then \$1.50 each	\$2.50 each	\$3 each	\$2 each
Surcharge-Free ATMs	Over 35,000 nationwide	12,000	Information Not Available	5,173
NSF/Overdraft Fee	\$30	\$35	\$35	1 occasion: \$19/item 2-4 occasions: \$35/item 5 or more: \$37.50/item
Overdraft Protection from Savings	FREE	\$10/item	Not Available <i>Must take out a line of credit loan</i>	\$5/item

Accurate as of 2/1/10. Comparison based on Heartland Free Checking Account and other basic/free checking accounts. Information obtained by calling the financial institutions or from their website.